

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/085,820
Applicant : David KNOX et al.
Filed : February 26, 2002
TC/A.U. : 3693
Examiner : Sara M. Chandler
Docket No. : 640-A01-004
Customer No. : 23334
Confirmation No.: 2390
For : *CREDIT EXTENSION PROCESS USING A PREPAID CARD*

NON-FINAL AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated May 3, 2007, the four-month response date to which is October 3, 2007, please enter and consider the following amendment and remarks as follows:

Amendment to Specification begins on page 2
Amendment to Claims begins on page 3
Remarks begin on page 10

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date:

October 3, 2007

By: Jon A. Gibbons

Signature: /Jon A. Gibbons/
(Applicant, Assignee, or Representative)